

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Michael Delaney <i>et al.</i>	Examiner:	Thomasson, Meagan J
Application No.:	10/645,153	Group Art Unit:	3714
Filing Date:	August 21, 2003	Confirmation No.	7182
Office Action Date:	July 13, 2006	Docket No.	140-1009
Title:	FIXED POOL BONUS METHOD AND APPARATUS	Customer No.	30076

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT / REPLY TO OFFICE ACTION

This amendment is filed in response to the Office Action mailed July 13, 2006, and is timely filed with a 2-month extension of time.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims, which begins on page 8 of this paper.

Remarks/Arguments begin on page 12 of this paper.

INTRODUCTORY COMMENTS

Claims 1-15 are pending in the present application.

Claims 4, 5, 9, 10, 14, and 15 stand rejected under 35 U.S.C. § 112, first paragraph, as failing to comply with the written description requirement. Claims 4, 5, 9, 10, 14, and 15 stand rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which application regards as the invention. Claims 1-15 stand rejected under 35 U.S.C. § 102(b) as being anticipated by Luciano *et al.* (US 6,537,150).

Applicants respectfully request reconsideration of the rejected claims.